B1 (Official F@mste (09881463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main United States Bankruptum Centre Page 1 of 39 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Davenport, Melissa, L. Davenport, Shaugn, M. All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Melissa L. Dickey Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 6070 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 7060 Meadowbrook Lane 7060 Meadowbrook Lane Hanover Park, IL Hanover Park, IL ZIP CODE ZIP CODE 60133 60133 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE ocation of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) Main Proceeding See Exhibit D on page 2 of this form. Chapter 11 Corporation (includes LLC and LLP) □ Railroad ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, Chapter 13 Clearing Bank check this box and state type of entity below.) Nature of Debts Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ☑ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors $\mathbf{\Lambda}$ 50-100-200-1,000-5,001-10,001-25,001-50,001-Over 49 199 999 100,000 100,000 99 5.000 10.000 25,000 50,000 Estimated Assets $\mathbf{\Lambda}$ \$50,001 to \$50,000,001 \$100,000,001 \$0 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities ¥ \$10,000,001 \$50,000,001 \$100,000,001 \$500,001 to \$1,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 to \$50 \$1 to \$10 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

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Voluntary Petition Document	Nane geografis 39				
(This page must be completed and filed in every case)	Shaugn M. Davenport, Melissa L. Daver	iport			
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)				
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	Iditional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
NONE District:	Relationship:	Judge:			
District.	Relationship.	Judge.			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	nsumer debts) ing petition, declare that I occed under chapter 7, 11, explained the relief			
Exhibit A is attached and made a part of this petition.	X	11/18/2008			
	Signature of Attorney for Debtor(s) Gregory J. Martucci	Date 6185842			
Ext	hibit C	0100012			
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No	threat of imminent and identifiable harm to public heal	th or safety?			
Exh	aibit D				
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)				
☐ Exhibit D completed and signed by the debtor is attached and made a part of the	his petition				
	- Petition				
If this is a joint petition:					
Exhibit D also completed and signed by the joint debtor is attached and made	• •				
	ding the Debtor - Venue applicable box)				
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		ays immediately			
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal				
	des as a Tenant of Residential Property oplicable boxes.)				
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).					
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the			
Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	l after the			
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(1)).				

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B 1 (Official Forms) (0/98/81463 Doc 1 Filed 11/18/08				
Voluntary Petition Document	Nanage 3.0fs39			
(This page must be completed and filed in every case)	Shaugn M. Davenport, Melissa L. Davenport			
Sign	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X s/ Shaugn M. Davenport	X Not Applicable			
Signature of Debtor Shaugn M. Davenport	(Signature of Foreign Representative)			
X s/ Melissa L. Davenport				
Signature of Joint Debtor Melissa L. Davenport	(Printed Name of Foreign Representative)			
Telephone Number (If not represented by attorney)				
11/18/2008	Date			
Date Signature of Attorney	Signature of Non-Attorney Petition Preparer			
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined			
Signature of Attorney for Debtor(s)	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the			
Gregory J. Martucci Bar No. 6185842	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been			
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount			
Law Office of Gregory J. Martucci, P.C.	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Firm Name	as required in that section. Official Form 17 is actualled.			
203 E. Irving Park Road Roselle, IL 60172				
Address	Not Applicable			
	Printed Name and title, if any, of Bankruptcy Petition Preparer			
(630) 980-8333 (630) 980-8404				
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of			
11/18/2008	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Date				
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address			
Signature of Debtor (Corporation/Partnership)	X Not Applicable			
I declare under penalty of perjury that the information provided in this petition is true				
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or			
The debtor requests the relief in accordance with the chapter of title 11, United States	partner whose Social-Security number is provided above.			
Code, specified in this petition. X Not Applicable	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.			
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			
Title of Authorized Individual	John. 11 O.J.C. y 110, 10 O.J.C. y 150.			
Date				

L

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 4 of 39 Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re:	Shaugn M. Davenport	Melissa L.	Case No.	
	Davenport			
	Debtor(s)			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court ca dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

Case 08-3146 Official Form 1, Exh		Filed 11/18/08 Document cont.	Entered 11/18/08 16:00:2 Page 5 of 39	9 Desc Main		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor: s/ Shaugn M. Davenport Shaugn M. Davenport						
Date: 11/18/2008						

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 6 of 39 Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re:	Shaugn M. Davenport	Melissa L.	Case No.	
	Davenport			
	Debtor(s)			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court caldismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 7 of 39

Official Form 1, Exh. D (10/06) – Cont.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

S/ Melissa L. Davenport

Melissa L. Davenport**

Date: 11/18/2008

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 8 of 39

B6A (Official Form 6A) (12/07)

In re:	Shaugn M. Davenport	Melissa L. Davenport	Case No.	
		Debtors	 ,	(If known)

SCHEDULE A - REAL PROPERTY

Debtors' House 7060 Meadowlark Lane Hanover Park, IL 60133	Fee Owner	HUSBAN	\$ 209,000.00	\$ 348,322.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	ND, WIFE, JOINT COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 9 of 39

B6B (Official Form 6B) (12/07)

In re	Shaugn M. Davenport Melissa L. Davenport		Case No	
		Debtors	 ,	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash	J	100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Harris Bank Roselle, IL #4803673829	J	216.00
Security deposits with public utilities, telephone companies, landlords, and others.		Village of Hanover Park	J	50.00
Household goods and furnishings, including audio, video, and computer equipment.		Used Furniture	J	1,750.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	Х			
6. Wearing apparel.		Used Clothing	J	600.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	X			-
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 10 of 39

B6B (Official Form 6B) (12/07) -- Cont.

In re	Shaugn M. Davenport	Melissa L. Davenport	Case No.	
		Debtors	-,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Nissan Quest	J	16,945.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
	_	1 continuation sheets attached Tot	al >	\$ 19,661.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 11 of 39

B6C (Official Form 6C) (12/07)

In re	Shaugn M. Davenport	Melissa L. Davenport	Case No.	
		Debtors		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	735 ILCS 5/12-1001(b)	100.00	100.00
Checking Account Harris Bank Roselle, IL #4803673829	735 ILCS 5/12-1001(b)	216.00	216.00
Used Clothing	735 ILCS 5/12-1001(a),(e)	600.00	600.00
Used Furniture	735 ILCS 5/12-1001(b)	1,750.00	1,750.00
Village of Hanover Park	735 ILCS 5/12-1001(b)	50.00	50.00

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 12 of 39

In re	Shaugn M. Davenport	Melissa L. Davenport	,	Case No.	
		Debtors			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 072629923		J	N				348,322.00	0.00
Guaranty Bank P.O. Box 10229 Van Nuys, CA 91410-0229			Mortgage Debtors' House 7060 Meadowlark Lane Hanover Park, IL 60133					
ACCOUNT NO		Ι.	VALUE \$209,000.00					
ACCOUNT NO. 4100695 Security Bank 300 S. Grand Ave. West		J	Security Agreement 2007 Nissan Quest				36,229.00	19,284.00
Springfield, IL 62704			VALUE \$16,945.00					

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 384,551.00	\$ 19,284.00
\$ 384,551.00	\$ 19,284.00

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 13 of 39

B6E (Official Form 6E) (12/07)

In re

adjustment.

Shaugn M. Davenport Melissa L. Davenport

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or ionsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
appo	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 14 of 39

B6E (Official Form 6E) (12/07) - Cont.

In re Si	Shaugn M Davennort	Melissa L. Davenport	Case No.	
<u> </u>	onaugh iii. Davonport	Debtors	 ,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Internal Revenue Service 230 S. Dearborn St. Mail Stop 5010 CHI Chicago, IL 60604		I	Estimated income taxes for 2008, due to underwithholding				15,000.00	15,000.00	0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≯ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 15,000.00	\$ 15,000.00	\$ 0.00
\$ 15,000.00		
	\$ 15,000.00	\$ 0.00

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 15 of 39

B6F (Official Form 6F) (12/07)

In re	Shaugn M. Davenport	Melissa L. Davenport	Case No	
		Debtors	,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	_					
CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	w					4,213.00
•	•	Dishwasher, refrigerator, freezer, oven, range hood				
	Н					0.00
ACCOUNT NO. 07-M1-207097 H Adler & Associates 25 E. Washington St., Ste. 500 Chicago, IL 60602		Notice to Attorney for FIA Card Services				
	W					14,527.21
AT&T Universal Processing Center Des Moines, IA 50363-0000		Misc. Credit Card Use				
	J					32,055.42
Bank of America 4060 Oglestown Newark, DE 19713		Misc. Credit Card Use				
	J					6,098.00
Bank of America 4060 Oglestown Newark, DE 19713		Misc. Credit Card Use				
	CODEBTOR	W	INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE W	Notice to Attorney for FIA Card Services Misc. Credit Card Use J Misc. Credit Card Use J J Misc. Credit Card Use	Notice to Attorney for FIA Card Services J Misc. Credit Card Use J Misc. Cre	Notice to Attorney for FIA Card Services J Misc. Credit Card Use J Misc. Credit Card Use J J J J Misc. Credit Card Use J J J J J J J J J

4 Continuation sheets attached

Subtotal > \$ 56,893.63

Total > the completed Schedule F.)

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 16 of 39

B6F (Official Form 6F) (12/07) - Cont.

In re	Shaugn M. Davenport	Melissa L. Davenport	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3743-1410-4147-049		w					0.00
Blatt, Hasenmiller, Leibsker & Moore P.O. Box 5463 Chicago, IL 60680-5463		Notice to Attorney for FIA Card Services - MBNA America Bank					
ACCOUNT NO. 4862-3626-6530-3742		н					2,521.39
Capitol One P.O. Box 30285 Salt Lake City, UT 84130-0285		Misc. Credit Card Use				ŕ	
ACCOUNT NO. 5291-4922-1978-7518		J					22,356.00
Capitol One P.O. Box 30281 Salt Lake City, UT 84130-0281		Misc. Credit Card Use					
ACCOUNT NO. 5466-1601-9721-9700		Н					18,439.73
Citibank P.O. Box 688905 Des Moines, IA 50368-8905		Misc. Credit Card Use					
ACCOUNT NO. 416481-16-150092-1		Н					8,909.84
HFC P.O. Box 17574 Baltimore, MD 21297-1574		Misc. Credit Card Use					

Sheet no. $\,\underline{1}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 52,226.96

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 17 of 39

B6F (Official Form 6F) (12/07) - Cont.

In re	Shaugn M. Davenport	Melissa L. Davenport	Case No
	<u> </u>	Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6035-3202-0581-2827 H Home Depot Processing Center Des Moines, IA 50364-6500		Misc. Credit Card Use				6,149.08	
ACCOUNT NO. 5458-0015-6802-1400 W HSBC Card Services P.O. Box 17313 Baltimore, MD 21297-1313		Misc. Credit Card Use				2,546.85	
ACCOUNT NO. 5458-0015-7610-8769 H HSBC Card Services P.O. Box 17313 Baltimore, MD 21297-1313		Misc. Credit Card Use				1,135.29	
ACCOUNT NO. 5120-2550-0224-9377 HSBC Retail Services P.O. Box 5253 Carol Stream, IL 60197		w	Misc. Credit Card Use				92.00
Jerry Baker P.O. Box 805 New Hudson, MI 48165-0805		w	Magazines				37.75

Sheet no. $\underline{2}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 9,960.97

Total > Subtotal > Su

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Case 08-31463 Document Page 18 of 39

B6F (Official Form 6F) (12/07) - Cont.

In re	Shaugn M. Davenport	Melissa L. Davenport	Case No
	<u> </u>	Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5140-2180-1590-3022		Н					456.60
Juniper Bank P.O. Box 13337 Philadelphia, PA 19101-3337		Misc. Credit Card Use					
ACCOUNT NO. 819-2414-182268-4		w					463.65
Lowes P.O. Box 530914 Altanta, GA 30353		Misc. Credit Card Use					
ACCOUNT NO. 819-2414-055017-9		Н	-				64.73
Lowes P.O. Box 530914 Altanta, GA 30353		Misc. Credit Card Use					
ACCOUNT NO. 6004-3001-0513-7910		w					2,049.91
Menards P.O. Box 17602 Baltimore, MD 21297-1602		Misc. Credit Card Use					
ACCOUNT NO.		Н					307.00
Merchants Credit Guide 223 W. Jackson Blvd., Suite 900 Chicago, IL 60606-6908		Collector for Radiological Consultants					

Sheet no. $\underline{3}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 3,341.89

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Case 08-31463 Document Page 19 of 39

B6F (Official Form 6F) (12/07) - Cont.

In re	Shaugn M. Davenport	Melissa L. Davenport	Case No.	
		Debtors	,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 49466129 W NCO Financial Systems P.O. Box 15270 Wilmington, DE 19850		Collector for Northwest Community Hospital				187.17	
ACCOUNT NO. 5155-9300-0753-0090 H Orchard Bank P.O. Box 17051 Baltimore, MD 21297		Misc. Credit Card Use				1,013.11	
ACCOUNT NO. 771-4-12-0215493677 W Sam's Club P.O. Box 530942 Atlanta, GA 30353-0942		Misc. Credit Card Use				199.45	
ACCOUNT NO. 00035-145652 W Target National Bank P.O. Box 59317 Minneapolis, MN 55459-0319		Misc. Credit Card Use				117.42	

Sheet no. $\underline{4}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

1,517.15 Subtotal > 123,940.60

Case 08-31463	Doc 1	Filed 11/18/08	Entered 11/18/08 16:00:29	Desc Main
36G (Official Form 6G) (12/07)		Document	Page 20 of 39	

In re:	Shaugn M. Davenport	Melissa L. Davenport	Case No.	
	<u></u>	Debtors	, Gusc No.	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 08-31463	Doc 1	Filed 11/18/08 Document	Entered 11/18/08 16:00:29 Page 21 of 39	Desc Main			
B6H (Official Form 6H) (12/07)		20041110111	. ago 11 01 00				
In re: Shaugn M. Davenport	Melissa L. Da	avenport	Case No	(If known)			
		Debtors		(II KIIOWII)			
SCHEDULE H - CODEBTORS							
☑ Check this box if debtor has no codebtors.							
NAME AND ADDR	ESS OF CODEB	TOR	NAME AND ADDRESS C	F CREDITOR			

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main B6I (Official Form 6I) (12/07) Document Page 22 of 39

-0. (0.		Booamone	1 ago 22 01 00	
In re	Shaugn M. Davenport Melissa L.	. Davenport	Case No.	

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital DEPENDENTS C				ND SDOLISE		
Status: Married		DEFENDENTS OF BESTORYING OF GOOD				
		RELATIONSHIP(S):			AGE	(S):
		Son				9
		Daughter				5
Employment:		DEBTOR		SPOUSE		
Occupation	Cons	ultant	Hom	emaker		
Name of Employer	нвм	J Consulting, LLC				
How long employed	1 1/2	Years				
Address of Employer		est Ave., Ste. 2 ter, NY 10918				
INCOME: (Estimate o case f		projected monthly income at time	•	DEBTOR		SPOUSE
Monthly gross wage	es, salary, and	d commissions	\$	13,750.00	\$_	0.00
(Prorate if not pa 2. Estimate monthly or	• ,		\$ -	0.00	\$_	0.00
3. SUBTOTAL			\$	13,750.00	\$	0.00
4. LESS PAYROLL D	EDUCTIONS	3	<u> </u>			
a. Payroll taxes a	and social se	curity	\$	2,547.31	\$_	0.00
b. Insurance			\$	1,109.00	\$_	0.00
c. Union dues			\$.	0.00	\$_	0.00
d. Other (Specify	⁽⁾ Med	lical Flex Spending Plan	\$_	240.00	\$_	0.00
5. SUBTOTAL OF PA	AYROLL DEI	DUCTIONS	\$ _	3,896.31	\$_	0.00
6. TOTAL NET MONT	THLY TAKE I	HOME PAY	\$ _	9,853.69	\$_	0.00
7. Regular income from	m operation o	f business or profession or farm				
(Attach detailed s	statement)		\$	0.00	\$_	0.00
8. Income from real pr	roperty		\$	0.00	\$_	0.00
9. Interest and dividen	ids		\$	0.00	\$_	0.00
•		rt payments payable to the debtor for the ents listed above.	\$	0.00	\$_	0.00
11. Social security or o	other governn	nent assistance	\$	0.00	\$	0.00
12. Pension or retirem	ent income		\$	0.00	\$	0.00
13. Other monthly income			· -	0.00	-	<u></u>
(Specify)			\$-	0.00	æ	0.00
14. SUBTOTAL OF L	INES 7 THR	OUGH 13	\$ - \$	0.00		0.00
		IE (Add amounts shown on lines 6 and 14)	\$	9,853.69		0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)				\$ 9,853		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

In re Shaugn M. Davenport Mel	lissa L. Da	venport	Case No	
36I (Official Form 6I) (12/07) - Cont.		Document	Page 23 of 39	
Case 08-31463	Doc 1	Filed 11/18/08	Entered 11/18/08 16:00:29	Desc Main

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE			

Entered 11/18/08 16:00:29 Desc Main Doc 1 Filed 11/18/08 Case 08-31463 Document Page 24 of 39

B6J (Official Form 6J) (12/07)

In re Shaugn M. Davenport Melissa L. Davenport	Case No.
Debtors	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate

any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The a differ from the deductions from income allowed on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate house expenditures labeled "Spouse."	hold. Complete a separate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,049.79
a. Are real estate taxes included? Yes ✓ No		
b. Is property insurance included? Yes ✓ No		
2. Utilities: a. Electricity and heating fuel	\$	247.00
b. Water and sewer	\$ <u></u>	87.00
c. Telephone	\$	296.00
d. Other	\$	
Cable/Internet	\$	200.00
Trash Removal	\$	21.00
3. Home maintenance (repairs and upkeep)	\$	200.00
4. Food	\$	1,000.00
5. Clothing	\$ <u></u>	200.00
6. Laundry and dry cleaning	\$ <u></u>	100.00
7. Medical and dental expenses	\$	734.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u></u>	100.00
10. Charitable contributions	\$ <u></u>	242.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$ <u></u>	0.00
b. Life	\$ <u></u>	214.00
c. Health	\$ <u></u>	0.00
d. Auto	\$ <u></u>	168.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
 Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be include a. Auto 	ed in the plan) \$	426.97
	\$ <u></u>	426.87 350.00
b. Other Daughter's activities Diapers & Respite Care - disabled son		429.00
IRS payment		375.00
Service Dog Care	*	170.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statements)		0.00
17. Other Household supplies - nonfood	\$	250.00
Personal grooming, haircuts	\$	94.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedif applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	dules and, \$	9,353.66
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within	the year following the filing of this docu	ıment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	9,853.69
b. Average monthly expenses from Line 18 above	\$ <u> </u>	9,353.66
c. Monthly net income (a. minus b.)	\$ <u> </u>	500.03
	<u> </u>	300.03

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 25 of 39

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Shaugn M. Davenport	Melissa L. Davenport	Case No.	
		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 15,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 15,000.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 9,853.69
Average Expenses (from Schedule J, Line 18)	\$ 9,353.66
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 13,750.00

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 26 of 39

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Shaugn M. Davenport	Melissa L. Davenport	Case	No.	
		Debtors	Chapt	ter	13

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$19,284.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 15,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$123,940.60
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$143,224.60

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 27 of 39

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Shaugn M. Davenport	Melissa L. Davenport	Case No.	
		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 209,000.00		
B - Personal Property	YES	2	\$ 19,661.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 384,551.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 15,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 123,940.60	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 9,853.69
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 9,353.66
тот	AL	17	\$ 228,661.00	\$ 523,491.60	

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 28 of 39

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Shaugn M. Davenport	Melissa L. Davenport	Case No.	
		Debtors		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

1	declare under penalty of perjury that I have read the foregoing su	mmary and sched	dules, consisting of
sheets	s, and that they are true and correct to the best of my knowledge,	information, and b	pelief.
Date:	11/18/2008	Signature:	s/ Shaugn M. Davenport
		•	Shaugn M. Davenport
			Debtor
Date:	11/18/2008	Signature:	s/ Melissa L. Davenport
		•	Melissa L. Davenport
			(Joint Debtor, if any)
		[If joint case	e hoth enguese must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 29 of 39

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

			Eastern Division		
In re:	Shaugn M. Davenport	Melissa L. Davenport		Case No.	
		Debtors	 ,		(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
57,910.00	Husband's 2005 Employment	
149,051.00	Husband's 2006 Employment	
161,185.00	Husband's 2007 Employment	
135,300.00	Husband's 2008 Employment	

2. Income other than from employment or operation of business

None

✓

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

2

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
AT&T Universal Processing Center Des Moines, IA 50363-0000	8/08 - 9/08	728.00	14,527.21
Citibank P.O. Box 688905 Des Moines, IA 50368-8905	8/08 - 10/08	1,386.00	18,439.73
Guaranty Bank P.O. Box 10229 Van Nuys, CA 91410-0229	8/08 - 10/08	9,149.37	348,322.35
HFC P.O. Box 17574 Baltimore, MD 21297-1574	8/08 - 10/08	690.00	8,927.00
Sam's Club P.O. Box 530942 Atlanta, GA 30353-0942	8/08 - 10/08	760.53	230.32
Security Bank 300 S. Grand Ave. West Springfield, IL 62704	8/08 - 10/08	1,280.61	36,229.00

None ☑

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS/	PAID OR	STILL
	TRANSFERS	VALUE OF TRANSFERS	OWING

None **☑** c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING Cument Page 31 01 39

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER FIA Card Services

NATURE OF PROCEEDING Suit for Money

COURT OR AGENCY AND LOCATIO Circuit Court

Cook County

STATUS OR DISPOSITION

Judgment

3

٧.

Shaugn M. Davenport 07-M1-207097

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

BENEFIT PROPERTY

PROPERTY

5. Repossessions, foreclosures and returns

None **☑**

 $\mathbf{\Lambda}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,
NAME AND ADDRESS FORECLOSURE SALE,
OF CREDITOR OR SELLER TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

6. Assignments and receiverships

None
☑

None

 $\mathbf{\Lambda}$

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
DATE OF ASSIGNMENT
ASSIGNMENT OR SETTLEMENT

OF ASSIGNEE

NAME AND ADDRESS

ASSIGNMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

OF COURT

CASE TITLE & NUMBER

ORDER

DESCRIPTION

AND VALUE OF

PROPERTY

4

7. Gifts

None $\mathbf{\Lambda}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE OF
OR ORGANIZATION	IF ANY	OF GIFT	GIFT

8. Losses

None $\mathbf{\Lambda}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	DESCRIPTION OF CIRCUMSTANCES AND, IF		
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE OF	
PROPERTY	BY INSURANCE, GIVE PARTICULARS	LOSS	

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE OF PAYMENT,	AMOUNT OF MONEY OR
OF PAYEE	NAME OF PAYOR IF	DESCRIPTION AND VALUE
	OTHER THAN DEBTOR	OF PROPERTY

10/08 - 11/08

Law Office of Gregory J. Martucci, PC 203 E. Irving Park Road Roselle, IL 60172

10. Other transfers

None V

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

1500.00 + Costs

		DESCRIBE PROPERTY
NAME AND ADDRESS OF TRANSFEREE,		TRANSFERRED
RELATIONSHIP TO DEBTOR	DATE	AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a None self-settled trust or similar device of which the debtor is a beneficiary. \square

NAME OF TRUST OR OTHER DATE(S) OF AMOUNT OF MONEY OR DESCRIPTION **DEVICE** TRANSFER(S) AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

Document Page 33 of 39

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Harris Bank** Roselle, IL

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

Checking Account

#4301 0.0

AMOUNT AND DATE OF SALE OR CLOSING

0.0 10/08

12. Safe deposit boxes

None $\mathbf{\Lambda}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER OF THOSE WITH ACCESS OF BANK OR OR SURRENDER, OF OTHER DEPOSITORY TO BOX OR DEPOSITOR **CONTENTS** IF ANY

13. Setoffs

None $\mathbf{\Delta}$

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR **SETOFF SETOFF**

14. Property held for another person

List all property owned by another person that the debtor holds or controls. None

NAME AND ADDRESS

DESCRIPTION AND VALUE OF OWNER OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None $\mathbf{\Lambda}$

 \mathbf{Q}

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None $\mathbf{\Delta}$

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

5

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

6

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None
☑

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None
✓

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None ☑

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

NATURE OF **BEGINNING AND ENDING** BUSINESS

DATES

7

(ITIN)/ COMPLETE EIN

None \square

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature Date 11/18/2008 s/ Shaugn M. Davenport of Debtor Shaugn M. Davenport

Date 11/18/2008 Signature s/ Melissa L. Davenport of Joint Debtor Melissa L. Davenport

(if any)

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re:	Shaugn M. Davenport		Melissa L. Davenport	Case No.	
		Debtors		Chapter	13
	DISCLOS	SURE C	F COMPENSATION O	F ATTORNE	Y
and the paid to conne	nat compensation paid to me within or o me, for services rendered or to be re- ection with the bankruptcy case is as	ne year befor endered on b follows:	016(b), I certify that I am the attorney for e the filing of the petition in bankruptcy, contemplation of the debtor(s) in contemplation of	or agreed to be or in	,
F	or legal services, I have agreed to acc	cept		\$	3,500.00
P	Prior to the filing of this statement I have	ve received		\$	1,500.00
В	alance Due			9	2,000.00
2. The s	source of compensation paid to me wa	as:			
	☑ Debtor		Other (specify)		
3. The s	source of compensation to be paid to r	me is:			
	□ Debtor		Other (specify)		
4. 🗹	I have not agreed to share the abov of my law firm.	e-disclosed o	compensation with any other person unle	ss they are members an	nd associates
	· ·		pensation with a person or persons who a with a list of the names of the people shar		
	urn for the above-disclosed fee, I have uding:	e agreed to r	ender legal service for all aspects of the b	pankruptcy case,	
a)	Analysis of the debtor's financial situa petition in bankruptcy;	uation, and re	endering advice to the debtor in determini	ng whether to file	

- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

Adversary Proceedings

	CERTIFICATION
I certify that the foregoing is a complete statement of any a representation of the debtor(s) in this bankruptcy proceeding.	
Dated: 11/18/2008	
	Gregory J. Martucci, Bar No. 6185842
	Law Office of Gregory J. Martucci, P.C. Attorney for Debtor(s)

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 Page 2

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gregory J. Martucci		11/18/2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Law Office of Gregory J. Martucci, P.C. 203 E. Irving Park Road Roselle, IL 60172		
(630) 980-8333		
C	ertificate of the Debtor	
We, the debtors, affirm that we have received and rea	d this notice.	
Shaugn M. Davenport	Xs/ Shaugn M. Davenport	11/18/2008
Melissa L. Davenport	Shaugn M. Davenport	
·	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	Xs/ Melissa L. Davenport	11/18/2008
Case No. (if known)	Melissa L. Davenport	
·	Signature of Joint Debtor	Date

Case 08-31463 Doc 1 Filed 11/18/08 Entered 11/18/08 16:00:29 Desc Main Document Page 39 of 39

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Shaugn M. Davenport Melissa L. Davenport Debtors.

Case No.

Chapter 13

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	\$ 11,434.99	\$0.00
Five months ago	\$21,779.91	\$0.00
Four months ago	\$8,516.07	\$0.00
Three months ago	\$8,970.06	\$0.00
Two months ago	\$ <u>9,853.69</u>	\$0.00
Last month	\$9,853.69	\$0.00
Income from other sources	\$0.00	\$0.00
Total net income for six months preceding filing	\$ 70,408.41	\$ <u>0.00</u>
Average Monthly Net Income	\$ <u>11,734.74</u>	\$ <u>0.00</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: 11/18/2008	
	s/ Shaugn M. Davenport
	Shaugn M. Davenport
	Debtor
	s/ Melissa L. Davenport
	Melissa L. Davenport
	Joint Debtor